FILED U.S. BANKRUPTCY COURT, WDNC

AUG - 4 2022

Steven T. Salata, Clerk Charlotte Division/CCH

## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NORTH CAROLINA

In	re:			:	
	PACER	Fee	Exemption	1	
				:	

## ORDER GRANTING EXEMPTION FROM PAYMENT OF PACER FEES

THIS MATTER is before the court upon the application and request by Christopher Naubert for exemption from the fees imposed by the Electronic Public Access fee schedule adopted by the Judicial Conference of the United States Courts. The court finds that Mr. Naubert is an economics PhD student at the City University of New York (CUNY) Graduate Center. He is researching borrowing behavior of small and mid-sized businesses. Specifically, he is in obtaining information documenting how interested collateral small and mid-sized businesses use, and if the amount of collateral used when borrowing from a large bank differs from the amount used when borrowing from a small bank. Additionally, he is interested in differentiating between secured bank lending and secured non-bank lending. Mr. Naubert's research scope will cover approximately 20,600 Chapter 11 bankruptcy cases filed from

October 1, 2015 through September 30, 2021, to access B206 Summary and B206 Schedules D, E/F and G forms from those cases.

Mr. Naubert falls within the class of users listed in the fee schedule as being eligible for a fee exemption. Additionally, Mr. Naubert has demonstrated that an exemption is necessary to avoid unreasonable burdens and to promote public access to information. Accordingly, Mr. Naubert shall be exempt from the payment of fees for access via PACER to the electronic case files maintained in this court. He shall not be exempt from the payment of fees incurred in connection with other uses of the PACER system in this court. Additionally, the following limitations apply:

- I. this fee exemption applies only to Christopher Naubert,

  PACER account number 7006038, and is valid only for the
  purposes stated above;
- II. this fee exemption applies only to the electronic case files of this court that are available through the PACER system;
- III. by accepting this exemption, Mr. Naubert agrees not to sell for profit any data obtained as a result of receiving this exemption;
- IV. Christopher Naubert is prohibited from transferring any data obtained as a result of receiving this exemption, including redistribution via internet-based databases; and
- V. this exemption is valid through October 31, 2022.

This exemption may be revoked at the discretion of the court at any time. A copy of this Order shall be sent to the PACER Service Center.

It is so ORDERED.

Date: August 4,707 Yuun Turner Beyer
Chief United States Bankruptcy Judge